

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/733,837 Confirmation No.: 2209
Applicant : Herman Rodriguez, et al.
Filed : December 11, 2003
Title : E-CHECK AND E-COMMERCE
Art Unit : 3696
Examiner : Ojo O. Oyelesi
Docket No. : AUS920030906US1(4028)
Customer No. : 45557

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RESPONSE TO FINAL OFFICE ACTION DATED JULY 10, 2008

This paper is responsive to a Final Office action dated July 10, 2008. Further examination and reconsideration are requested.

Current Listing of the Claims begin on page 2.

Remarks begin on page 8.